

WHAT IS CLAIMED IS:

1 1. An information portal system, wherein a user maintains an account at
2 an institution and the institution maintains user data relating to the user at the institution
3 and wherein the user connects to the portal system to have access to user data from one or
4 more institutions, the information portal system comprising:

5 a portal server including logic to authenticate a user logging onto the portal server for
6 a portal session from a user client;
7 an institution server including logic to authenticate a user to provide the user with
8 access to the user's data at the institution and to allow the user to perform an
9 action selected from a first set of actions relating to the user's data;
10 a portal-institution interface over which the portal system authenticates the portal
11 system to the institution server; and
12 logic at the portal server to perform on the user's data an action selected from the first
13 set of actions using requests to the institution server after authenticating the
14 portal server to the institution server.

15

1 2. The information portal system of claim 1, wherein the actions
2 performable on the user's data by the portal are actions selected from a second set of
3 actions that is a proper subset of the first set of actions.

1 3. The information portal system of claim 2, wherein the institution is a
2 financial institution, the user data is financial transaction information, the first set of
3 actions includes conducting a financial transaction and the second set of actions includes
4 viewing user data but the second set of actions does not include conducting financial
5 transactions.